

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: STEPHANIE HAYNES

§
§
§
§
§
§

Case No.: 09-33626

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/10/2009.
- 2) This case was confirmed on 10/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/29/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/21/2010.
- 6) Number of months from filing to the last payment: 13
- 7) Number of months case was pending: 17
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 111,850.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 9,157.80
Less amount refunded to debtor	\$ 941.55
NET RECEIPTS	\$ 8,216.25

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 512.12
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,012.12

Attorney fees paid and disclosed by debtor \$.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CHASE HOME FINANCE L	SECURED	124,966.00	.00	.00	.00	.00
CHASE HOME FINANCE L	UNSECURED	10,429.00	NA	NA	.00	.00
GMAC	SECURED	7,925.00	8,225.00	.00	.00	.00
GMAC	UNSECURED	1,554.00	1,042.27	.00	.00	.00
HSBC AUTO FINANCE	SECURED	17,475.00	17,510.00	17,510.00	3,261.99	806.21
HSBC AUTO FINANCE	UNSECURED	1,055.00	1,853.60	1,853.60	.00	.00
ROOMPLACE	SECURED	800.00	.00	800.00	96.04	23.39
ROOMPLACE	UNSECURED	1,135.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	2,145.00	2,082.51	2,082.51	.00	.00
AMERICASH LOANS LLC	UNSECURED	850.00	886.06	886.06	.00	.00
CANDICA LLC	UNSECURED	887.00	887.32	887.32	.00	.00
OPHRY'S LLC	UNSECURED	4,915.00	4,915.69	4,915.69	.00	.00
CANDICA LLC	UNSECURED	2,551.00	2,551.28	2,551.28	.00	.00
CHECK INTO CASH	UNSECURED	700.00	NA	NA	.00	.00
CORPORATE AMERICA FA	UNSECURED	1,382.00	1,367.25	1,367.25	.00	.00
SPRINT	UNSECURED	206.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	253.00	253.02	253.02	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,109.00	1,212.43	1,212.43	.00	.00
PRA RECEIVABLES MANA	UNSECURED	391.00	391.21	391.21	.00	.00
HSBC BANK NEVADA	UNSECURED	1,549.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	699.00	728.23	728.23	.00	.00
NATIONAL QUICK CASH	UNSECURED	800.00	NA	NA	.00	.00
SPRINT	UNSECURED	256.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PLS FINANCIAL SVCS I	UNSECURED	1,200.00	NA	NA	.00	.00
SALLIE MAE EDUCATION	UNSECURED	6,557.00	6,992.88	6,992.88	.00	.00
TOWERS UNIVERSITY	UNSECURED	1,468.00	NA	NA	.00	.00
US BANK/NA ND	UNSECURED	648.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	13,000.00	13,223.92	13,223.92	.00	.00
JUANITA BROWN	OTHER	.00	NA	NA	.00	.00
CHRISTIANA JAMES	OTHER	.00	NA	NA	.00	.00
CHASE HOME FINANCE L	SECURED	NA	.00	.00	.00	.00
CHASE HOME FINANCE L	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	111.29	111.29	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	16.50	16.50	.00
HSBC BANK NEVADA	UNSECURED	NA	647.92	647.92	.00	.00
HSBC BANK NEVADA	SECURED	NA	1,549.15	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	17,510.00	3,261.99	806.21
All Other Secured	<u>800.00</u>	<u>96.04</u>	<u>23.39</u>
TOTAL SECURED:	18,310.00	3,358.03	829.60
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>2,099.01</u>	<u>16.50</u>	<u>.00</u>
TOTAL PRIORITY:	2,099.01	16.50	.00
GENERAL UNSECURED PAYMENTS:	36,022.10	.00	.00

Disbursements:

Expenses of Administration	\$ 4,012.12	
Disbursements to Creditors	\$ 4,204.13	
TOTAL DISBURSEMENTS:		\$ 8,216.25

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/27/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.